B1 (Official Form 1)(04/13)								
United S	States Bankr District of Or		court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Sanborn, John Charles	Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  FDBA J & T Enterprises; FDBA Cali Estate; FDBA Baron Capital Manage	fornia Coastal R	leal				Joint Debtor i trade names)	in the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-9330	yer I.D. (ITIN)/Comp	olete EIN		our digits of than one, state		· Individual-T	Γaxpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 298 NW Linster Place Bend, OR	_	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and State):	ZIP Code
		7701	C	f D: 1.	£ 41	Dain ain al DIa	f D	
County of Residence or of the Principal Place of Deschutes	Business:		County	y of Reside	nce or or the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	or (if differer	nt from street address):	
	_	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			•					
Type of Debtor		f Business					tcy Code Under Whi	ch
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors	☐ Health Care Bus ☐ Single Asset Rea in 11 U.S.C. § 10 ☐ Railroad ☐ Stockbroker ☐ Commodity Brol ☐ Clearing Bank ☐ Other	al Estate as de 01 (51B)	efined	☐ Chapte ☐ Chapte ☐ Chapte ☐ Chapte	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	led (Check one box)  napter 15 Petition for R a Foreign Main Proceeding the Proceeding Proceeding Proceeding Normain Proceeding	eding Recognition
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check box,  ☐ Debtor is a tax-exe under Title 26 of the content	he United State	s	defined "incurr	•	onsumer debts, § 101(8) as idual primarily	busin	s are primarily less debts.
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerating debtor is unable to pay fee except in installments. Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration)	individuals only). Must on certifying that the Rule 1006(b). See Officia 7 individuals only). Mus	Check one Deb Check if: al Check all Check all A p B. Acc	e box: otor is a sn otor is not otor's aggr less than s applicable lan is bein eptances o	nall business a small business as mall businese, a small business,	Chap debtor as definess debtor as on thingent liquidate amount subject this petition.	ated debts (exc	ors	ee years thereafter).
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	□ □ 1,000- 5,001- 5,000 10,000		] 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 t	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to		\$500,000,001 to \$1 billion				
	\$1,000,001 \$10,000,001 to \$10 to \$50			\$500,000,001 to \$1 billion				

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Sanborn, John Charles (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13) Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Name of Debtor(s):

#### Sanborn, John Charles

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ John Charles Sanborn

Signature of Debtor John Charles Sanborn

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 3, 2015

Date

#### Signature of Attorney\*

#### X /s/ Anthony Albertazzi

Signature of Attorney for Debtor(s)

#### Anthony Albertazzi 96003

Printed Name of Attorney for Debtor(s)

#### Albertazzi Law Firm

Firm Name

300 SW Columbia St, Ste 203 Bend, OR 97702

Address

#### 541 317-0231 Fax: 541 385-3106

Telephone Number

August 3, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code.

  Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Oregon

In re	John Charles Sanborn		Case No.	
	I	Debtor(s)	Chapter	11

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [	[Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]	

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Best Case Bankruptcy

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ John Charles Sanborn

John Charles Sanborn

Date: August 3, 2015

In re	John Charles Sanborn		Case No.	
		Debtor(s)	Chapter	11
	DISCLOSURE OF CO	OMPENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before be rendered on behalf of the debtor(s) in conte	re the filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept	i		40,000.00
	Prior to the filing of this statement I have	received	\$	12,154.00
	Balance Due		\$	27,846.00
2.	The source of the compensation paid to me wa	s:		
	☐ Debtor ☐ Other (specify):	Debtor paid fees from business i sister; fees specified are estimat of filing fee, credit report and del	ed; above amoun	
3.	The source of compensation to be paid to me is	S:		
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclo	osed compensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed copy of the agreement, together with a list			
5.	In return for the above-disclosed fee, I have ag	greed to render legal service for all aspects	s of the bankruptcy o	ease, including:
	<ul> <li>a. Analysis of the debtor's financial situation,</li> <li>b. Preparation and filing of any petition, scheec.</li> <li>c. Representation of the debtor at the meeting</li> <li>d. [Other provisions as needed]</li> <li>Representation in all aspects of postpetition fees are estimated</li> </ul>	dules, statement of affairs and plan which	may be required; ad any adjourned hea	rings thereof;
6.	By agreement with the debtor(s), the above-dis Tax advice; representation of bu	sclosed fee does not include the following usiness entities affiliated with Debt		
		CERTIFICATION		
this b	I certify that the foregoing is a complete statem pankruptcy proceeding.	nent of any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	d: <b>August 3, 2015</b>	/s/ Anthony Alber	tazzi	
		Anthony Albertaz Albertazzi Law Fi 300 SW Columbia Bend, OR 97702 541 317-0231 Fa	zi 96003 rm ı St, Ste 203	

In re	John Charles Sanborn		Case No.	
-		Debtor ,		
			Chapter	11

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	3,887,000.00		
B - Personal Property	Yes	4	58,325.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		1,653,016.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		592,883.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			8,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,000.00
Total Number of Sheets of ALL Schedu	ıles	21			
	To	otal Assets	3,945,325.00		
			Total Liabilities	2,245,899.00	

John Charles Sanborn		Case No.	
	Debtor	CI.	
		Chapter	11
STATISTICAL SUMMARY OF CERTAIN L	IABILITIES AN	ID RELATED DA	TA (28 U.S.C. § 1
you are an individual debtor whose debts are primarily consumer	debts, as defined in § 1		
case under chapter 7, 11 or 13, you must report all information req	uested below.		
Check this box if you are an individual debtor whose debts are report any information here.	e NOT primarily consu	imer debts. You are not re	equired to
This information is for statistical purposes only under 28 U.S.C.	8 150		
ummarize the following types of liabilities, as reported in the So		em.	
T			
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 12)			
Average Expenses (from Schedule J, Line 22)			
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			

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ln	re

Oregon

John Charles Sanborn
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Case No.

Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
230 Gravilla St, La Jolla, CA 92037; single family historic residence (Rudolf Schindler's "Pueblo Ribera") with ocean view, designated as historic by San Diego Historical Society in 1977; currently listed at valued price; first listed mid June 2015 at \$1.799 million; reduced listing price twice; last listing price set approximately 7/21/15; minimal property taxes because of historic designation	Fee Simple	-	1,595,000.00	749,303.00
8995 Crestmar Pt, San Diego, CA 92121 commercial property used by San Diego Pet Memorial Park, Inc., an affiliate of debtor; being used as pet cemetery; subject to management agreement between debtor and debtror's mother, a co-owner; value based on income which this property generates; property has two tax ID numbers, but is one legal lot; legal subdivision not cost effective; portion has burial sites with deceased pets	one-half interest as tenant in common with Anne Lane	- 1	750,000.00	0.00
298 NW Linster Place, Bend OR 97701; debtor's residence consisting of four lots with home on one of the lots; value based on appraisal done by Kendal Cook of Skyline Appraisals dated July 2015 [Lot 11 \$\$442k, Lot 12: \$390K, Lot 13: \$360K, Lot 14 \$350K; Legal Desc: Lots 11, 12, 13, 14 of Block 18, First Addition to Aubey Heights, Deschutes County,	Fee Simple	-	1,542,000.00	853,713.00

Sub-Total > **3,887,000.00** (Total of this page)

Total > 3,887,000.00

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

1	'n	rΔ
- 1	п	re

John Charles Sanborn	John	Charle	es Sar	born
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Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash held by Debtor	-	775.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Wells Fargo Bank Account zero balance	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	miscelleneous household goods and personal items; three old bikes; kayak; ski equipment	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	clothing	-	500.00
7.	Furs and jewelry.	trinkets and jewelry; Fred watch	-	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Smartphone with camera; miscelleneous sporting goods	-	300.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > 3,325.00 (Total of this page)

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

In re John Charles Sanborn

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		11.5% minority interest in Pines LLC, which owns 300 apartment units in Michigan; subject to claims of ex-wife Debra Kyser who is entitled to 1/2 of distributions pursuant to Washoe County, NV divorce judgment; gross value \$110,000	-	55,000.00
			32% Interest in ACME Development, LLC, an Oregon limited liability company; owns option agreement but no real property or other assets; value is unknown and speculative, no current value	-	0.00
			5% Interest in Metolius LLC, an Oregon limited liability company (debtor invested \$125,000 into this entity in 2008); holds development rights and intangibles; subject to attorney fees of Perkins Coie; no present value	<u>-</u> 3	0.00
			1% stock in Discovery Carvin, a Nevada corporation; environmentcal consulting services company	-	0.00
			50% stock in San Diego Pet Memorial Park, Inc., a pet cemetery business in San Diego, CA; other 50% owned by Detor's mother Anne S. Lane; subject to tax debts and secured claims	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			

Sub-Total > 55,000.00 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

ln re	John	Charles	Sanborn

Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Debtor has claim against Phoenix Parms Capital Corporation, a Colorado corporation, a company against which Debtor has a potential claim relating to Debtor's expectation of receiving a 30% stock interest; value unknown and contingent	-	0.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
			(Total	Sub-Tota	al > <b>0.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	John	Charles	Sanborn

Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 | | (Total of this page) | | Total > 58,325.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

1	n	re

John Charles Sanborn

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	<del></del>	lebtor claims a homestead exer (Amount subject to adjustment on 4/1/ with respect to cases commenced on	1/16, and every three years thereaft		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Real Property 298 NW Linster Place, Bend OR 97701; debtor's residence consisting of four lots with home on one of the lots; value based on appraisal done by Kendal Cook of Skyline Appraisals dated July 2015 [Lot 11 \$\$442k, Lot 12: \$390K, Lot 13: \$360K, Lot 14 \$350K; Legal Desc: Lots 11, 12, 13, 14 of Block 18, First Addition to Aubey Heights, Deschutes County, Oregon	ORS §§ 18.395, 18.402	40,000.00	1,542,000.00		
<u>Cash on Hand</u> cash held by Debtor	ORS § 18.345(1)(p)	400.00	775.00		
Household Goods and Furnishings miscelleneous household goods and personal items; three old bikes; kayak; ski equipment	ORS § 18.345(1)(f)	750.00	750.00		
Wearing Apparel clothing	ORS § 18.345(1)(b)	500.00	500.00		
<u>Furs and Jewelry</u> trinkets and jewelry; Fred watch	ORS § 18.345(1)(b)	1,000.00	1,000.00		
Firearms and Sports, Photographic and Other Ho Smartphone with camera; miscelleneous sporting goods	ORS § 18.345(1)(b)	300.00	300.00		

Total: 42,950.00 1,545,325.00

In re	John Charles Sanborn	Case No

Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	J H M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN		CLAIM WITHOUT DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
Account No. NA  Anne S. Lane 5419 Dalen Ave San Diego, CA 92122-4114		-	recorded 9/19/14 for debts from 2011 forward  Deed of Trust  third deed of trust on 230 Gravilla St, La Jolla, CA 92037  Value \$ 1,595,000.00	Ť	A T E D	109,303.00	0.00
Account No. x/19/14  Charles R Brzezinski 12018 Lakeside Ct Lakeside, CA 92040-1623		-	9/19/14  Deed of Trust  fourth deed of trust on 230 Gravilla St, La Jolla, CA 92037 (debtor's contractor)				
Account No.  Composite Designs Group, Inc. c/o Duane Joseph Gee, RA 2963 Murat St. San Diego, CA 92117		-	Value \$ 1,595,000.00  12/30/13  Deed of Trust second deed of trust (co-owned with DA Realty, LLC) on 230 Gravilla St, La Jolla, CA 92037  Value \$ 1,595,000.00			30,000.00	
Account No.  D. A. Realty, LLC c/o Dena Anton-Puccillo, RA 2664 Julian Ter River Grove, IL 60171		-	12/30/13  Deed of Trust  second deed of trust (co-owned with Composite Designs Group, Inc.) on 230 Gravilla St, La Jolla, CA 92037  Value \$ 1,595,000.00			112,500.0	
2 continuation sheets attached			1,000,000,00		otal page)	364,303.00	

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In re	John Charles Sanborn		Case No.	
•		Debtor		

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	I SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2014-2015	Ť	TED			
Deschutes County Tax Collector Attn Scot Langton, Assessor 1300 NW Wall Street, Ste 200 Bend, OR 97703		-	Property Taxes 298 NW Linster Place, Bend OR					
			Value \$ 1,542,000.00				3,713.00	0.00
Account No. xxx-xx-9330; EIN 33-054-391	ł		8/13/14					
Internal Revenue Service Special Procedures 1220 SW Third Avenue, MS0240 Portland, OR 97204-2825		_	Tax Lien  all of debtor's property in the State of California; recorded 8/13/14 as Instrument No. 2014-0347237 in CA					
			Value \$ 1,595,000.00	1			35,000.00	0.00
Account No.			10/30/14					
			Deed of Trust					
J2 Mill View, LLC c/o CT Corporation System, RA 388 State St Ste 420 Salem, OR 97301-3581		-	first trust deed on 298 NW Linster Place, Bend OR 97701; cross collateralized on Gravilla property also in 5th position; nonjudicial foreclosure scheduled 8/4/15					
			Value \$ 1,542,000.00				850,000.00	0.00
Account No.			10/30/14					
J2 Mill View, LLC c/o CT Corporation System, RA 388 State St Ste 420 Salem, OR 97301-3581		-	5th Deed of Trust in addition to trust deed on Linster property in Bend, creditor has a fifth trust deed on 230 Gravilla St, La Jolla, CA 92037  Value \$ 1,595,000.00				0.00	0.00
Account No.	┢	$\vdash$	, , , , , , , , , , , , , , , , , , , ,			$\vdash$	0.00	0.00
Strategic Funding Source, Inc. c/o Jennifer Ballard, Esq., RA 1501 Broadway, Suite 1515 New York, NY 10036-5505	х	-	2013 Non-Purchase Money Security Personal guaranty liability on loan secured by receivables of San Diego Pet Memorial Park, Inc.					
	L	L	Value \$ 50,000.00	L	L		50,000.00	0.00
Sheet of continuation sheets attacked Schedule of Creditors Holding Secured Claims		d to	S (Total of the	ubt nis j			938,713.00	0.00

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In re	John Charles Sanborn		Case No.	
•		Debtor	•	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx6604			Opened 8/01/03	Т	T E D			
U.S. Bank National Association			Deed of Trust		D	Н		
c/o Richard K. Davis, CEO 425 Walnut Street Cincinnati, OH 45202		-	230 Gravilla St, La Jolla, CA 92037; successor to Downey Savings and Loan Assn, F.A.					
			Value \$ 1,595,000.00			Н	350,000.00	0.00
Account No.			Value \$					
Account No.						Н		
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet 2 of 2 continuation sheets attack		l to	)		tota	- 1	350,000.00	0.00
Schedule of Creditors Holding Secured Claims (Total of this page)						t	·	
			(Report on Summary of Sc		ota lule	- 1	1,653,016.00	0.00

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John	Char	عما	San	horn
John	Cnar	ies	San	DOIN

Case No.		

Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
total also of the Statistical Strimmary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re John Charles Sanborn

Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-9330 2013-2015 Notice Only for possible tax obligations California Franchise Tax Board 0.00 **Bankruptcy Section MS A340** PO Box 2952 Sacramento, CA 95812-2952 0.00 0.00 Account No. xxx-xx-9330 2014-2015 notice only for possible tax liability; no **Oregon Department of Revenue** tax lien filed 0.00 **Attn Bankruptcy Unit** 955 Center Street NE xxx-xx-9330 Salem, OR 97301 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 0.00 0.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00

(Report on Summary of Schedules)

0.00

0.00

In re	John Charles Sanborn	Case No.	
_		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CDEDITOD'S NAME	Тс	Тн	Hus	band, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQ	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx4445				Opened 8/01/14 Last Active 12/01/13 Medical Debt Medical	Ť	T E D		
Account Resolution Services 1801 NW 66th Ave. Plantation, FL 33313		-					х	
Account No.			-	Business Loan				1,304.00
Cathy Cass 1680 N. Coast Hwy, Unit 36 Encinitas, CA 92024		-	-					50,000.00
Account No. xxx1299				Opened 5/01/13 Last Active 2/09/13				30,000.00
City Of San Diego 1010 2nd Ave Ste 666 San Diego, CA 92101		-		Government Miscellaneous Debt			x	
								144.00
Account No. xxxxxxxxx xxx xxxxxxx1207  Clear Spring Loan Services, Inc. c/o Ron Bendalin, Executive VP 18451 N Dallas Pkwy Ste 100 Dallas, TX 75287-5206		-		Opened 5/01/11 Collection agent for Flagstar Bank for alleged first mortgage foreclosure deficiency			x	
								271,987.00
3 continuation sheets attached				S (Total of the	Subt his			323,435.00

In re	John Charles Sanborn	Case No	
-	·	Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	CO	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	NL - QU - DATE	PUT	AMOUNT OF CLAIM
Account No.			10/28/14	Т	ΙE		
David W. Slater 3011 Club Dr., Apt. 18 Gilroy, CA 95020-3047		-	business loan relating to Gravilla St. property		D		35,000.00
Account No.			Notice Only; debtor's former spouse				
Debra Kyser (Sanborn) 10691 Brittany Park Dr Reno, NV 89521-8251		-					0.00
Account No. xxxxx9769	H		Opened 5/01/15 Last Active 5/01/14	T	H		
Enhanced Recovery Corporation 8014 Bayberry Rd Jacksonville, FL 32256		-	AT&T			x	1,650.00
Account No. xxxxxxxx1880			Opened 2/01/08 Last Active 1/01/10				
Flagstar Bank 5151 Corporate Drive Troy, MI 48098-2639		-	Real Estate Mortgage; assigned to collection company; notice only			x	0.00
Account No. xx5756	$\vdash$	H	Opened 9/01/11		$\vdash$		
Johnson Mark LLC c/o William R McMillen, RA 901 N Brutscher St Ste 204 Newberg, OR 97132		-	Collection Attorney Bend Anesthesiology Group				301.00
Sheet no1 of _3 sheets attached to Schedule of				Sub	iota	1	36,951.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	30,951.00

In re	John Charles Sanborn	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	1		1.		-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	U T E	AMOUNT OF CLAIM
Account No.			April 2015 - July 2015	Т	T E		
Kristina Sanborn 243 Euclid Ave Long Beach, CA 90803-6019		-	Business Loan given April 2015 and July 2015		D		32,000.00
Account No.			Business Loan				
Lance Parr 679 Vale View Dr Vista, CA 92081-6722		-					10,000.00
Account No.	H	H	Business Loan	T			
Patrick Doyle PO Box 785 Cardiff by the Sea, CA 92007		-					25,000.00
Account No. xxxxxxxxxxxx8148			Opened 12/01/14 Last Active 6/01/14				
Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401		-	Collection Attorney Robert S. Horowitz Phd			x	163.00
Account No. xxxxxxxxxxxxx5835	H	T	Opened 10/01/11	t		Т	
Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401		-	Collection Attorney Bend Garbage Company Inc. Db			x	185.00
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of		•		Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	67,348.00

In re	John Charles Sanborn	Case No	
-		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXT - XGEX	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxx6819			Opened 8/01/11 Last Active 4/01/11	ד	T E D		
Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548		-	Collection Attorney Bend Surgery		D	х	
Eugene, OR 97401							149.00
Account No. NA	T		3/7/14	Г	Г		
Shane C. Lundgren PO Box 1779 Sisters, OR 97759		-	business loan; debtor used funds to invest into JCS Properties LLC; evidenced by promissory note dated 3/7/14 with 3.5% annual interest; maturity date not marked on note				
							85,000.00
Account No.	t		Business Loan		H	H	
Todd A. Mikles 402 W. Broadway, Ste 1720 San Diego, CA 92101-8559		-					
							70,000.00
Account No.	T		Business Loan				
Tony Hughes 5663 S. Balboa Ave., Apt. 157 San Diego, CA 92111		-					
							10,000.00
Account No.	Γ						
Sheet no. <b>_3</b> of <b>_3</b> sheets attached to Schedule of				ubt	tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of tl				165,149.00
				Т	ota	al	
			(Report on Summary of Sc	hed	lule	es)	592,883.00

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John Charles Sanbo
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Case No.

Debtor

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Anne S. Lane 5419 Dalen Ave San Diego, CA 92122-4114 Debtor has agreement to purchase Stock of San Diego Pet Memorial Park, Inc. from Anne S. Lane, Debtor's mother, for \$1 and payment of debt owing to Anne S.Lane in the principal amount of \$105,000 under "Agreement for Sale of Stock" dated July 31, 2011. Current amount owing on debts is approximately \$110,000.

Carlos Gutierrez c/o Coldwell Banker Residential Broker 930 Prospect St La Jolla, CA 92037 debtor agreed to give Coldwell Banker (prior listing agent on Gravilla Property) referral fee equal to 0.625% of sale price in exchange for early termination of listing agreement

Craig J. Davis and Susan L. Davis

earnest money agreement for purchase of 10 acres of development property in Redmond, Oregon

Eric Lantorno
Pacific Sotheby's International Realty
3702 Via De La Valle Ste 202 C
Del Mar, CA 92014

Debtor executed listing agreement for 320 Grivilla, La Jolla on 6/10/15

LandCare Logic 7348 Trade Street Ste A San Diego, CA 92121-3434 debtor is co-owner of real property (8995 Crestmar Pt, San Diego) on which this entity has a commercial lease;, San Diego, CA 92121

Miscellaneous RV Owners

debtor is co-owner of real property (8995 Crestmar Pt, San Diego) on which this entity has a commercial lease

San Diego Pet Memorial Park, Inc. c/o John C. Sanborn, RA

debtor is co-owner of real property (8995 Crestmar Pt, San Diego) on which this entity has a commercial lease

TransCore, L.P. c/o Paula Flowers, VP Legal Affairs 150 4th Ave. North Ste 1200 Nashville, TN 37219 debtor is co-owner of real property (8995 Crestmar Pt, San Diego) on which this entity has a commercial lease executed January 2015

•	
ln	rρ

se No.					
	se No	se No	se No	se No.	se No.

Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

#### NAME AND ADDRESS OF CODEBTOR

Anne S. Lane
5419 Dalen Ave
San Diego, CA 92122-4114
joint personal liability on line of credit for pet
cemetery business

San Diego Pet Memorial Park, Inc. c/o John Sanborn, Registered Agent 8995 Crestmar Pt San Diego, CA 92121 joint personal liability on line of credit for pet cemetery business

#### NAME AND ADDRESS OF CREDITOR

Strategic Funding Source, Inc. c/o Jennifer Ballard, Esq., RA 1501 Broadway, Suite 1515 New York, NY 10036-5505

Strategic Funding Source, Inc. c/o Jennifer Ballard, Esq., RA 1501 Broadway, Suite 1515 New York, NY 10036-5505

Fill	in this information to identify your c	ase:							
Deb	otor 1 John Charle	es Sanborn							
	otor 2								
Uni	ted States Bankruptcy Court for the	e: DISTRICT OF OREG	ON						
	se number Jown)		-		☐ Ar		ent showing	post-petitior	n chapter
Oi	fficial Form B 6I				_	M / DD/ Y	as of the follo	owing date:	
So	chedule I: Your Inc	ome			.,,	, 22, 1			12/13
sup <sub>l</sub> spo atta	s complete and accurate as posplying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili ir spouse is not filing w	ng jointly, and your spo ith you, do not include i	use is li informat	ving with ion about	you, incl	ude informations	ation about re space is	t your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filir	ng spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed			☐ Employed			
		Employment status	☐ Not employed			☐ Not employed			
Include part-time, seasonal, or Occupation		Real Estate Develo Manager	per &						
	self-employed work.	Employer's name	Self						
	Occupation may include student or homemaker, if it applies.	Employer's address	298 NW Linster Pla Bend, OR 97701	ice					
		How long employed t	here? approx. 20	years		_			
Par	Give Details About Mo	nthly Income							
	mate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to repo	rt for any	line, write	\$0 in the	space. Incli	ude your no	n-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information fo	r all emp	loyers for	that perso	on on the line	es below. If	you need
					For Deb	otor 1	For Debto		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. \$		0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3. +\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4. \$		0.00	\$	N/A	

Official Form B 6I Schedule I: Your Income page 1

2.	Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it
	applies

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

8,000.00 12. Combined

monthly income

0.00

13. Do you expect an increase or decrease within the year after you file this for
---

_		
	Yes Explain:	

other friends or relatives.

Nο

Specify:

Schedule I: Your Income Official Form B 6I page 2

Eill	in this informs	ation to identify y	our case.							
Deb	otor 1	John Charle	s Sanbor	'n				this is:		
								amended filing		
	otor 2								ving post-petition cl	napter
(Spo	ouse, if filing)						13	expenses as of	the following date:	
Unit	ted States Bankı	ruptcy Court for the	DISTRI	CT OF OREGON			MN	1/DD/YYYY		
Cas	se number					П	Δο	enarate filing fo	r Debtor 2 because	Debtor
	nown)							naintains a sepa		Debtoi
0	fficial Fo	orm B 6J								
S	chedule	J: Your	_ Evnor	1606						12/13
Be info nur	as complete ormation. If n mber (if know	and accurate as nore space is ne n). Answer eve	s possible eded, atta ry question	. If two married people a ach another sheet to this						ct
1.	t 1: Desci	ribe Your House	enoia							
١.	-									
	■ No. Go to		in a separ	ate household?						
		lo								
			st file a sep	oarate Schedule J.						
2.	Do you hav	e dependents?	■ No							
	Do not list D		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	
				caon acpondent	Debtor 1 or Debtor	_			□ No	-
	Do not state								= : : -	
	dependents'	names.							☐ Yes	
									□ No	
									☐ Yes	
									□ No	
									☐ Yes	
									□ No	
									☐ Yes	
3.		penses include		No						
		f people other t d your depende	han $_{oldsymbol{\square}}$	Yes						
Dev	t O: Fotim	V O		h. F						
Est exp	imate your e	a date after the	our bankrı	uptcy filing date unless y y is filed. If this is a sup						
			non cook	government assistance i	if you know					
the		h assistance an		cluded it on <i>Schedule I:</i>				Your expe	enses	
•		•		_		_				
4.		or home owners nd any rent for th		ses for your residence. I or lot.	Include first mortgage	4.	\$		0.00	
	If not include	ded in line 4:								
	4a. Real	estate taxes				4a.	\$		0.00	
		erty, homeowner's	s, or renter	's insurance		4b.			0.00	
		•		upkeep expenses		4c.			43.00	
		eowner's associa				4d.			0.00	
5.	Additional i	mortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00	

Official Form B 6J Schedule J: Your Expenses page 1

24	Do you expect an increase or decrease in your expenses within the year after you file this form?

20e. Homeowner's association or condominium dues

23b. Copy your monthly expenses from line 22 above.

The result is your *monthly net income*.

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

23. Calculate your monthly net income.

21. Other: Specify: US Trustee Fees (est. \$650 quarterly)

23a. Copy line 12 (your combined monthly income) from Schedule I.

23c. Subtract your monthly expenses from your monthly income.

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes. Explain:

If San Diego Property is not sold, rental income is expected to defray debt service and pay adequate protection to IRS; when the property is sold, debt service will discontinue; debtor expects to have an expense for his personal residence in Bend upon reorganization; possible increase in distributions from Pet Cemetery business

20e. \$

22

23a. \$

23b. -\$

23c.

21. +\$

0.00

217.00

8.000.00

00.000,8

0.00

8,000.00

Official Form B 6J Schedule J: Your Expenses page 2

In re	John Charles Sanborn			Case No.	
			Debtor(s)	Chapter	
	DECLARATIO	ON CONCERN	ING DEBTO	R'S SCHEDUL	ES
	DECLARATION UN	DER PENALTY (	OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of persheets, and that they are true and corre				es, consisting of23
Date	August 3, 2015	Signature	/s/ John Charles John Charles S Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re	John Charles Sanborn	Case No.		
		Debtor(s)	Chapter	11

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$120,000.00 2015 YTD: Rental income, distributions from pet cemetary corporation

(approximate)

\$120,000.00 2014: Rental income, distributions from pet cemetary corporation (approximate) \$120,000.00 2013: Rental income, distributions from pet cemetary corporation (approximate)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

**AMOUNT** PAID OR VALUE OF

AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS** OWING TRANSFERS

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Albertazzi Law Firm 300 SW Columbia St, Ste 203 Bend, OR 97702 DATE OF PAYMENT,
NAME OF PAYER IF OTHER
THAN DEBTOR
7/22/15: \$1,000; 7/29/15: \$11,154 for

OR DESCRIPTION AND VALUE OF PROPERTY \$12,154 total paid

AMOUNT OF MONEY

legal fees, filing fee, debtor education, and costs

and costs

#### 10. Other transfers

None 

5419 Dalen Ave

Mother

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR Anne S. Lane

DATE 6/19/15

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Debtor executed "Agreed upon changes to Loan Agreement" with Debtor's mother on 6/19/2015 which modified the agreement for sale of stock relating to the pet cemetery property (see Schedule G for details); this agreement executed in exchange for curing defaults under the original agreement; additional amounts were added to the loan balance

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

San Diego, CA 92122-4114

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Wells Fargo Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE Debtor closed checking account approximately six weeks prior to filing

AMOUNT AND DATE OF SALE OR CLOSING

zero balance at close; approximately \$100 withdrawn in cash

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER **Various** 

DESCRIPTION AND VALUE OF PROPERTY Debtor controls three bank accounts at Wells Fargo Bank which are for Debtor's

Wells Fargo Bank

LOCATION OF PROPERTY

business entities

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 230 Gravilla St, La Jolla, CA 92037 NAME USED John Charles Sanborn DATES OF OCCUPANCY

2000-2013

#### 16. Spouses and Former Spouses

None 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Debra Sanborn prior spouse, divorced ???; live in California during part of marriage

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**BEGINNING AND** 

1/15/1993-Current

**ENDING DATES** 

2004-2009

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**Barone Investment** Properties, LLC

NAME

unknown

33-054-3914

C/O Daren J. Barone. **Registered Agent** 5776 Rufin Road

San Diego, CA 92123-1013

NATURE OF BUSINESS

property company

formerly held by Debtor; Debtor was bought out in 2009 and debtor holds no interest; California

limited liability company; status shown as "Canceled" by CA Secretary of State;

defunct

Irvin H. Hughes, LLC

c/o Conrad G. Walker, **Registered Agent** 550 WEST C STREET STE.

1150

San Diego, CA 92101

C/O John Sanborn, **Registered Agent** 

8995 Crestmar Pt San Diego, CA 92121 California limited liability 04/20/2001-1997 company, status shown

as "FTB suspended" by California Secretary of State; debtor formerly held membership interest; inactive and

never used

California corporation; debtor owns 50% shares and has option to purchase other 50% from debtor's mother (see Schedule G); this company manages operations at a pet cemetery and related

property in San Diego,

CA

San Diego Pet Memorial Park, Inc.

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NAME JCS Properties LLC	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN unknown	ADDRESS C/O John C. Sanborn, Registered Agent 900 South Meadows Parkway, Unit 4914 Reno, NV 89521	NATURE OF BUSINESS detor owns 100% interest in this Nevada limited liability company; this entity also owns an 11.715686% interest in Bear Holdings III, LLC EIN 26-3437993 dba The Pines at Pennfield (owner of multy family apartment rentals); status listed as permanently revoked by Nevada Secretary of State; NOTE: Oregon entity with the same name is not related to Debtor	BEGINNING AND ENDING DATES 4/22/05-current
Prana Holdings, Inc.	unknown	C/O PARACORP Incorporated, Registered Agent 318 N. Carson St. #208 Carson City, NV 89701	debtor owns 100% of shares in this Nevada corporation; status listed as revoked by Nevada Secretary of State; entity is inactive and defunct	10/10/2008-2009
Tanamera Condominiums Homeowers Assoc.	unknown	C/O Associa Sierra North, Registered Agent 10509 Professional Cir, Ste. 200 Reno, NV 89521	debtor formerly held an interest in this Nevada HOA as a real estate developer and transferred the interest back to homeowners in 2009; no current interest held	4/13/2006-2012
Dutch Pacific Resources LLC	20-355067	2345 NE 42nd Ave OR 97313	debtor holds 5.4619% interest in this Oregon limited liabiltiy company; negative capital account; currently inactive entity	August 2005 - Present
ACME Development LLC	unknown	c/o Demetri J Retson 1000 E 80th PI Ste 555 North Tower Merrillville, IN 46410	Oregon limited liability company, real estate development related; principal place of business listed in Bend, Oregon; debtor is registered agent	2/20/07-current

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NAME

Costa Rica Holding Company

NATURE OF BUSINESS

BEGINNING AND ENDING DATES **2000-2013** 

approximate

formerly held 100% interest in holding company based in Costa Rica; the only asset in

company based in Costa Rica; the only asset in this holding company is 17 acres of residential land in Matapalo, Costa Rica; subject to back property taxes; sold interest over one year ago in arms length transaction to non-insider

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 3, 2015	Signature	/s/ John Charles Sanborn	
		_	John Charles Sanborn	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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In re	John Charles Sanborn		ase No.		
		Debtor(s)	hapter	11	

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
ĺ		(-)		(- /
Name of creditor and complete	Name, telephone number and complete	Nature of claim (trade	Indicate if claim is	Amount of claim
mailing address including zip	mailing address, including zip code, of	debt, bank loan,	contingent,	[if secured, also
code	employee, agent, or department of creditor	government contract,	unliquidated,	state value of
	familiar with claim who may be contacted	etc.)	disputed, or	security]
			subject to setoff	-
Account Resolution	Account Resolution Services	Medical Debt	Disputed	1,304.00
Services	1801 NW 66th Ave.	Medical		
1801 NW 66th Ave.	Plantation, FL 33313			
Plantation, FL 33313				
Cathy Cass	Cathy Cass	<b>Business Loan</b>		50,000.00
1680 N. Coast Hwy, Unit 36	1680 N. Coast Hwy, Unit 36			
Encinitas, CA 92024	Encinitas, CA 92024			
City Of San Diego	City Of San Diego	Government	Disputed	144.00
1010 2nd Ave Ste 666	1010 2nd Ave Ste 666	Miscellaneous		
San Diego, CA 92101	San Diego, CA 92101	Debt		
Clear Spring Loan Services,	Clear Spring Loan Services, Inc.	Collection agent	Disputed	271,987.00
Inc.	c/o Ron Bendalin, Executive VP	for Flagstar Bank	_	
c/o Ron Bendalin, Executive	18451 N Dallas Pkwy Ste 100	for alleged first		
VP	Dallas, TX 75287-5206	mortgage		
18451 N Dallas Pkwy Ste 100		foreclosure		
Dallas, TX 75287-5206		deficiency		
David W. Slater	David W. Slater	business loan		35,000.00
3011 Club Dr., Apt. 18	3011 Club Dr., Apt. 18	relating to Gravilla		
Gilroy, CA 95020-3047	Gilroy, CA 95020-3047	St. property		
Enhanced Recovery	Enhanced Recovery Corporation	AT&T	Disputed	1,650.00
Corporation	8014 Bayberry Rd			
8014 Bayberry Rd	Jacksonville, FL 32256			
Jacksonville, FL 32256				
Johnson Mark LLC	Johnson Mark LLC	<b>Collection Attorney</b>		301.00
c/o William R McMillen, RA	c/o William R McMillen, RA	Bend		
901 N Brutscher St Ste 204	901 N Brutscher St Ste 204	Anesthesiology		
Newberg, OR 97132	Newberg, OR 97132	Group		
Lance Parr	Lance Parr	Business Loan		10,000.00
679 Vale View Dr	679 Vale View Dr			
Vista, CA 92081-6722	Vista, CA 92081-6722			
Patrick Doyle	Patrick Doyle	Business Loan		25,000.00
PO Box 785	PO Box 785			
Cardiff by the Sea, CA 92007	Cardiff by the Sea, CA 92007			

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B4 (Office	cial Fori	n 4) (12/07	) - Cont.
In ro	.lohn	Charles	Sanhor

Case No.	

Debtor(s)

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
(1)	(2)	(3)	(4)	(3)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401	Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401	Collection Attorney Bend Garbage Company Inc. Db	Disputed	185.00
Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401	Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401	Collection Attorney Robert S. Horowitz Phd	Disputed	163.00
Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401	Professional Credit Service c/o Joseph Hawes, Authorized Rep. PO Box 7548 Eugene, OR 97401	Collection Attorney Bend Surgery	Disputed	149.00
Shane C. Lundgren PO Box 1779 Sisters, OR 97759	Shane C. Lundgren PO Box 1779 Sisters, OR 97759	business loan; debtor used funds to invest into JCS Properties LLC; evidenced by promissory note dated 3/7/14 with 3.5% annual interest; maturity date		85,000.00
Todd A. Mikles 402 W. Broadway, Ste 1720 San Diego, CA 92101-8559	Todd A. Mikles 402 W. Broadway, Ste 1720 San Diego, CA 92101-8559	Business Loan		70,000.00
Tony Hughes 5663 S. Balboa Ave., Apt. 157 San Diego, CA 92111	Tony Hughes 5663 S. Balboa Ave., Apt. 157 San Diego, CA 92111	Business Loan		10,000.00

B4 (Official Form 4) (12/07) - Cont.		
In re John Charles Sanborn	Case No.	

Debtor(s)

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

# DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, **John Charles Sanborn**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	August 3, 2015	Signature	/s/ John Charles Sanborn	
		-	John Charles Sanborn	
			Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

B 201B (Form 201B) (12/09)

Printed Name(s) of Debtor(s)

Case No. (if known)

### **United States Bankruptcy Court District of Oregon**

In re	John Charles Sanborn		Case No.	
	Γ	Debtor(s)	Chapter	11
	CERTIFICATION OF NOTICE UNDER § 342(b) OF THE			R(S)

**Certification of Debtor** I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. John Charles Sanborn  $\chi$  /s/ John Charles Sanborn August 3, 2015

Signature of Debtor

Signature of Joint Debtor (if any)

Date

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

		9		
In re	John Charles Sanborn		Case No.	
		Debtor(s)	Chapter	11

### **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.